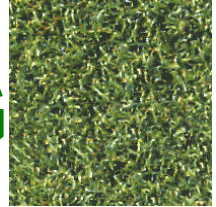


2004 CROP INSURANCE FACT SHEET



FORAGE SEEDING



Maryland New Hampshire New York Pennsylvania Vermont

THIS FACT SHEET POINTS OUT CERTAIN FEATURES OF CROP INSURANCE AND IS NOT INTENDED TO BE COMPREHENSIVE. THE INFORMATION BELOW NEITHER MODIFIES NOR REPLACES TERMS AND CONDITIONS OF THE BASIC POLICY, THE CROP PROVISIONS, OR THE COUNTY ACTUARIAL DOCUMENTS. CONTACT A CROP INSURANCE AGENT FOR FURTHER DETAILS.

CROP INSURED

Perennial **alfalfa** or a **forage mixture** containing at least 50 percent alfalfa seed (by weight), planted during the current crop year to establish a normal stand of forage.

The policy **does not cover** any acreage that is:

- Grown with the intent to be grazed or grazed at any time during the insurance period;
- Interplanted with another crop (except nurse crops)

CAUSES OF LOSS

Failure to establish a stand of forage resulting from:

- **Adverse Weather** (including hail, frost, freeze, drought, wind, and excess precipitation)
- **Insects/Plant Disease** (except for insufficient or improper application of control measures)
- **Irrigation Water Supply Failure** (if caused by insured peril during the insurance period)
- **Fire or Wildlife**

DUTIES IN THE EVENT OF DAMAGE OR LOSS

*Notify your agent within 72 hours of your initial discovery of damage
(but not later than 15 days after the end of the insurance period)*

DOLLAR AMOUNTS OF COVERAGE PER ACRE AVAILABLE

Shown below are the maximum dollar amounts of protection per acre available at each coverage level. Lesser dollar amounts of coverage are also available at the 55 - 75% levels of coverage.

LEVEL OF COVERAGE	CAT	50%	55%	60%	65%	70%	75%
DOLLAR GUARANTEE	\$57	\$104	\$114	\$124	\$135	\$145	\$155

REPLANTING PROVISIONS

A replanting payment may be allowed only in counties with both fall and spring planting dates if:

- Fall-planted acreage is damaged by an insurable cause and less than 75% of a normal stand remains; (a minimum of (9) live plants per square foot will be considered to be a normal stand for loss adjustment purposes)
- It is practical to replant;
- We give written consent to replant; and
- Such acreage is replanted the following spring by the spring final planting date.

No replanting payment will be made on acreage for which one replanting payment has already been allowed.

2004 Forage Seeding

INSURANCE PERIOD

Insurance coverage begins at the time of seeding and ends at the earliest of:

- Total destruction of the crop
- Initial harvest
- Final adjustment of a loss
- Abandonment of the crop
- The date grazing commences on the insured crop
- October 15, 2004 for fall-planted forage
- May 21, 2005 for spring-planted forage.

ACREAGE REPORT

A report of all insured acreage of forage seeding must be submitted to your crop insurance agent on or before the appropriate Acreage Report Due date shown in the table below.

IMPORTANT DATES

	Fall-Seeded	Spring-Seeded
Sales Closing	July 31, 2003	March 15, 2004
Final Planting	August 31, 2003	May 10, 2004
Maryland Counties: Allegany, Garrett	August 31, 2003	May 10, 2004
Baltimore, Carroll, Cecil, Frederick, Harford, Howard, Montgomery, Washington	September 10, 2003	April 30, 2004
Acreage Report Due	September 15, 2003	June 1, 2004

LOSS EXAMPLE

(This example is based on one basic unit of 50 acres of spring-seeded forage in New York at 65% level of coverage with 10 acres fully established and 40 acres at 50% stand.)

Liability:	50 acres x \$135 amount of insurance per acre	=	\$6,750
Production-to-Count:	10 acres total established x \$135 coverage per acre	=	\$1,350
Amount of Loss:	\$6,750 liability – \$1,350 production-to-count	=	\$5,400
Net Indemnity to Grower:	\$5,400 – \$280 (estimated producer premium)	=	\$5,120

For more information, visit the Risk Management Agency web site at www.rma.usda.gov
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